

What is claimed is:

1       1. An improved method of making payments from a plurality of payor  
2       entities to a plurality of payee entities through the coordinated operation of a  
3       service provider and a trusted intermediary financial institution, comprising the  
4       method steps of:

5  
6               utilizing at least one data processing system to sort and format payment  
7       information separately for each of said plurality of payor entities concerning a  
8       plurality of payment obligations;

9  
10              communicating said payment information separately from each of said  
11       plurality of payor entities to said service provider and said trusted intermediary  
12       financial institution;

13  
14              utilizing at least one data processing system under control of said service  
15       provider to consolidate said plurality of payment obligations from said plurality  
16       of payor entities in accordance with at least one predetermined consolidation  
17       criterion;

18  
19              directing a plurality of negotiable instruments from said service provider  
20       to said plurality of payees in order to satisfy said plurality of payment  
21       obligations;

22  
23              utilizing at least one data processing system under control of said trusted  
24       intermediary financial institution to transfer automatically funds in order to  
25       honor said plurality of negotiable instruments.

1       2. An improved method of making payments according to Claim 1, wherein  
2       said at least one consolidation criterion comprises grouping said plurality of  
3       payment obligations by payee identity in order to minimize the number of  
4       negotiable instruments generated.

5       3. An improved method of making payments according to Claim 1 further  
6       comprising the method steps of:

7                 communicating data processing system readable payment authorization  
8       information from said plurality of payor entities to said trusted intermediary  
9       financial institution; and

10               utilizing said at least one data processing system under control of said  
11      trusted intermediary financial institution to verify said data processing system  
12      readable payment authorization information from said plurality of payor entities  
13      prior to honoring said plurality of negotiable instruments.

14       4. An improved method of making payments according to Claim 3, wherein  
15      said data processing system readable payment authorization information  
16      includes:

17                 (a) a payment record identifier for each payment obligation of  
18        said plurality of payment obligations;  
19                 (b) an identification of payment amount for each payment  
20       obligation of said plurality of payment obligations; and  
21                 (c) an authorization code uniquely associated with each  
22       payment record identifier.

1       5. An improved method of making payments according to Claim 1, further  
2 comprising:

3 communicating data processing system readable payment  
4 verification information from said service provider to said trusted intermediary  
5 financial institution;

utilizing said at least one data processing system under control of  
said trusted intermediary financial institution to verify said plurality of  
negotiable instruments utilizing at least said data processing system readable  
payment verification information from said service provider.

6. An improved method of making payments according to Claim 1, wherein  
said data processing system readable payment verification information includes:

(a) an identification of each of said plurality of negotiable instruments;

(b) an identification of the payment amount of each of said plurality of negotiable instruments; and

(c) an identification of each payment obligation satisfied by each of said plurality of negotiable instruments.

1       7. An improved method of making payments according to Claim 1, further  
2 comprising the method steps of:

3                   communicating data processing system readable payment  
4 authorization information from said plurality of payor entities to said trusted  
5 intermediary financial institution;

6                   communicating data processing system readable payment  
7 verification information from said service provider to said trusted intermediary  
8 financial institution;

9                   utilizing said at least one data processing system under control of  
10 said trusted intermediary financial institution to verify said plurality of  
11 negotiable instruments utilizing both of (1) said data processing system  
12 readable payment authorization information from said plurality of payor entities,  
13 and (2) said data processing system readable payment verification information  
14 from said service provider.

15       8. An improved method of making payments according to Claim 1, further  
16 comprising the method step of:

17                   communicating data processing system readable payment  
18 confirmation information from at least one of (1) said service provider and (2)  
19 said trusted intermediary financial institution to said plurality of payors.

1       9. An improved method of making payments according to Claim 8, wherein  
2       said data processing system readable payment information includes:

3                 (a) a payment record identifier for each payment obligation of  
4        said plurality of payment obligations which has been satisfied;

5                 (b) an identification of each negotiable instrument utilized by  
6        said service provider to satisfy said plurality of payment obligations.

7       10. An improved method of making payments according to Claim 1, further  
8       comprising the method steps of:

9                 establishing a payor banking account for each of said plurality of  
10      payors;

11                 allowing predefined access to said payor banking account for each  
12      of said plurality of payors by said trusted intermediary financial institution;

13                 establishing a service provider banking account;  
14                 allowing predefined access to said service provider banking  
15      account by said trusted intermediary financial institution;

16                 utilizing at least one data processing system under control of said  
17      trusted intermediary financial institution to transfer automatically funds  
18      between particular ones of said payor banking accounts for each of said  
19      plurality of payors and said service provider banking account in order to honor  
20      verified ones of said plurality of negotiable instruments.

1       11. An improved method of making payments according to Claim 10,  
2       wherein said step of utilizing at least one data processing system under control  
3       of said trusted intermediary financial institution to transfer automatically funds  
4       comprises:

utilizing at least one data processing system under control of said  
trusted intermediary financial institution to transfer automatically funds  
between particular ones of said payor banking accounts for each of said  
plurality of payors and said service provider banking account utilizing electronic  
funds transfers in order to honor verified ones of said plurality of negotiable  
instruments.

11       12. An improved method of making payments according to Claim 11, further  
12 comprising:

grouping electronic funds transfer operations for a predefined time interval for particular ones of said payor banking accounts in order to minimize the number of electronic funds transfers.

13. An improved method of making payments according to Claim 1, further comprising:

18 providing with each of said plurality of negotiable instruments a  
19 report which provides detailed information relating to each of said plurality of  
20 payment obligations satisfied by said negotiable instruments.

1       14. A means for making payments from a plurality of payor entities to a  
2       plurality of payee entities through the coordinated operation of said plurality of  
3       payor entities, a service provider, and a trusted intermediary financial  
4       institution, comprising:

5              means for utilizing at least one data processing system to sort and  
6       format payment information separately for each of said plurality of payor  
7       entities concerning a plurality of payment obligation;

8              means for communicating said payment information separately from each  
9       of said plurality of payor entities to said service provider and said trusted  
10      intermediary financial institution;

11             means for utilizing at least one data processing system under control of  
12       said service provider to consolidate said plurality of payment obligations from  
13       said plurality of payor entities in accordance with at least one predetermined  
14       consolidation criterion;

15             means for directing a plurality of negotiable instruments from said service  
16       provider to said plurality of payees in order to satisfy said plurality of payment  
17       obligations;

18             means for utilizing at least one data processing system under control of  
19       said trusted intermediary financial institution to transfer funds automatically in  
20       order to honor said plurality of negotiable instruments.

1       15. A means for payments according to Claim 14, wherein said at least one  
2       consolidation criterion comprises grouping said plurality of payment obligations  
3       by payee identity in order to minimize the number of negotiable instruments  
4       generated.

5       16. A means for making payments according to Claim 14 further comprising:

6               means for communicating data processing system readable payment  
7       authorization information from said plurality of payor entities to said trusted  
8       intermediary financial institution; and

9               means for utilizing said at least one data processing system under control  
10      of said trusted intermediary financial institution to verify said data processing  
11      system readable payment authorization information from said plurality of payor  
12      entities.

13       17. A means for making payments according to Claim 14, wherein said data  
14      processing system readable payment authorization information includes:

15               (a) a payment record identifier for each payment obligation of  
16      said plurality of payment obligations;

17               (b) an identification of payment amounts for each payment  
18      obligation of said plurality of payment obligations; and

19               (c) an authorization code uniquely associated with each  
20      payment record identifier.

1       18. A means for payments according to Claim 14, further comprising:

2                   means for communicating data processing system readable  
3                   payment verification information from said service provider to said trusted  
4                   intermediary financial institution;

5                   means for utilizing said at least one data processing system under  
6                   control of said trusted intermediary financial institution to verify said plurality  
7                   of negotiable instruments utilizing at least said data processing system readable  
8                   payment verification information from said service provider.

9       19. A means for making payments according to Claim 14, wherein said data  
10                  processing system readable payment verification information includes:

11                   (a) an identification of each of said plurality of negotiable  
12                   instruments;

13                   (b) an identification of the payment amount of each of said  
14                   plurality of negotiable instruments; and

15                   (c) an identification of each payment obligations satisfied by  
16                   each of said plurality of negotiable instruments.

1       20. A means for making payments according to Claim 14, further comprising:

2               means for communicating data processing system readable  
3       payment authorization information from said plurality of payor entities to said  
4       trusted intermediary financial institution;

5               means for communicating data processing system readable  
6       payment verification information from said service provider to said trusted  
7       intermediary financial institution;

8               means for utilizing said at least one data processing system under  
9       control of said trusted intermediary financial institution to verify said plurality  
10      of negotiable instruments utilizing both of (1) said data processing system  
11      readable payment authorization information from said plurality of payor entities,  
12      and (2) said data processing system readable payment verification information  
13      from said service provider.

14       21. A means for making payments according to Claim 14, further comprising:

15               means for communicating data processing system readable  
16       payment confirmation information from at least one of (1) said service provider  
17       and (2) said trusted intermediary financial institution to said plurality of payors.

1       22. A means for making payments according to Claim 21, wherein said data  
2 processing system readable payment information includes:

3                 (a) a payment record identifier for each payment obligation of  
4 said plurality of payment obligations which has been satisfied;

5                 (b) an identification of each negotiable instrument utilized by  
6 said service provider to satisfy said plurality of payment obligation.

7       23. A means for making payments according to Claim 14, further comprising:

8                     establishing a payor banking account for each of said plurality of  
9 payors;

10                  allowing predefined access to said payor banking account for each  
11 of said plurality of payors by said trusted intermediary financial institution;

12                  establishing a service provider banking account;

13                  allowing predefined access to said service provider banking  
14 account by said trusted intermediary financial institution;

15                  utilizing at least one data processing system under control of said  
16 trusted intermediary financial institution to transfer automatically funds  
17 between particular ones of said payor banking accounts for each of said  
18 plurality of payors and said service provider banking account in order to honor  
19 verified ones of said plurality of negotiable instruments.

1       24. A means for making payments according to Claim 23, wherein said step  
2       of utilizing at least one data processing system under control of said trusted  
3       intermediary financial institution to transfer automatically funds comprises:

4               means for utilizing at least one data processing system under  
5       control of said trusted intermediary financial institution to transfer automatically  
6       funds between particular ones of said payor banking accounts for each of said  
7       plurality of payors and said service provider banking account utilizing electronic  
8       funds transfers in order to honor verified ones of said plurality of negotiable  
9       instruments.

10      25. A means for making payments according to Claim 24, further comprising:

11               means for grouping electronic funds transfer operations for a  
12       predefined time interval for particular ones of said payor banking accounts in  
13       order to minimize the number of electronic funds transfers.

14      26. A means for making payments according to Claim 24, further comprising:

15               means for providing with each of said plurality of negotiable  
16       instruments a report which provides detailed information relating to each pay-  
17       ment obligation satisfied by said negotiable instruments.

1       27. An improved method of making payments from a plurality of payor  
2       entities to a plurality of payee entities through the coordinated operation of said  
3       plurality of payor entities, a service provider, and a trusted intermediary  
4       financial institution, comprising the method steps of:

5               utilizing at least one data processing system to sort and format payment  
6       information from said plurality of payor entities concerning a plurality of  
7       payment obligations;

8               communicating said payment information to said service provider and  
9       said trusted intermediary financial institution;

10              utilizing at least one data processing system under control of said service  
11       provider to consolidate said plurality of payment obligations from said plurality  
12       of payor entities in accordance with at least one predetermined consolidation  
13       criterion;

14              directing a plurality of negotiable instruments from said service provider  
15       to said plurality of payees in order to satisfy said plurality of payment  
16       obligations;

17              utilizing at least one data processing system under control of said trusted  
18       intermediary financial institution to (1) verify said plurality of negotiable  
19       instruments, and (2) automatically transfer funds in order to honor verified ones  
20       of said plurality of negotiable instruments.

1       28. An improved method of making payments according to Claim 27,  
2       wherein said at least one consolidation criterion comprises grouping said  
3       plurality of payment obligations by payee identity in order to minimize the  
4       number of negotiable instruments generated.

5       29. An improved method of making payments according to Claim 27 further  
6       comprising the method steps of:

7                 communicating data processing system readable payment authorization  
8       information from said plurality of payor entities to said trusted intermediary  
9       financial institution; and

10               utilizing said at least one data processing system under control of said  
11      trusted intermediary financial institution to verify said plurality of said payment  
12      authorization information from said plurality of payor entities.

13       30. An improved method of making payments according to Claim 29,  
14       wherein said data processing system readable payment authorization  
15       information includes:

- 16                 (a) a payment record identifier for each payment obligation of  
17       said plurality of payment obligations;  
18                 (b) an identification of payment amounts for each payment  
19       obligation of said plurality of payment obligations; and  
20                 (c) an authorization code uniquely associated with each  
21       payment record identifier.

31. An improved method of making payments according to Claim 27, further comprising:

communicating data processing system readable payment verification information from said service provider to said trusted intermediary financial institution;

utilizing said at least one data processing system under control of said trusted intermediary financial institution to verify said plurality of negotiable instruments utilizing at least said data processing system readable payment verification information from said service provider.

32. An improved method of making payments according to Claim 27, wherein said data processing system readable payment verification information includes:

- (a) an identification of each of said plurality of negotiable instruments;
  - (b) an identification of the payment amount of each of said plurality of negotiable instruments; and
  - (c) an identification of each payment obligation satisfied by each of said plurality of negotiable instruments.

1       33. An improved method of making payments according to Claim 27, further  
2 comprising the method steps of:

3                   communicating data processing system readable payment  
4 authorization information from said plurality of payor entities to said trusted  
5 intermediary financial institution;

6                   communicating data processing system readable payment  
7 verification information from said service provider to said trusted intermediary  
8 financial institution;

9                   utilizing said at least one data processing system under control of  
10 said trusted intermediary financial institution to verify said plurality of  
11 negotiable instruments utilizing both of (1) said data processing system  
12 readable payment authorization information from said plurality of payor entities,  
13 and (2) said data processing system readable payment verification information  
14 from said service provider.

15       34. An improved method of making payments according to Claim 27, further  
16 comprising the method step of:

17                   communicating data processing system readable payment  
18 confirmation information from at least one of (1) said service provider and (2)  
19 said trusted intermediary financial institution to said plurality of payors.

1       35. An improved method of making payments according to Claim 34,  
2       wherein said data processing system readable payment information includes:

3                 (a) a payment record identifier for each payment obligation of  
4        said plurality of payment obligations which has been satisfied;

5                 (b) an identification of each negotiable instrument utilized by  
6        said service provider to satisfy said plurality of payment obligations.

7       36. An improved method of making payments according to Claim 27, further  
8       comprising the method steps of:

9                 establishing a payor banking account for each of said plurality of  
10      payors;

11                 allowing predefined access to said payor banking account for each  
12      of said plurality of payors by said trusted intermediary financial institution;

13                 establishing a service provider banking account;

14                 allowing predefined access to said service provider banking  
15      account by said trusted intermediary financial institution;

16                 utilizing at least one data processing system under control of said  
17      trusted intermediary financial institution to transfer automatically funds  
18      between particular ones of said payor banking accounts for each of said  
19      plurality of payors and said service provider banking account in order to honor  
20      verified ones of said plurality of negotiable instruments.

1       37. An improved method of making payments according to Claim 36,  
2 wherein said step of utilizing at least one data processing system under control  
3 of said trusted intermediary financial institution to transfer automatically funds  
4 comprises:

5                     utilizing at least one data processing system under control of said  
6 trusted intermediary financial institution to transfer automatically funds  
7 between particular ones of said payor banking accounts for each of said  
8 plurality of payors and said service provider banking account utilizing electronic  
9 funds transfers in order to honor verified ones of said plurality of negotiable  
10 instruments.

11      38. An improved method of making payments according to Claim 37, further  
12 comprising:

13                     grouping electronic funds transfer operations for a predefined time  
14 interval for particular ones of said payor banking accounts in order to minimize  
15 the number of electronic funds transfers.

16      39. An improved method of making payments according to Claim 27, further  
17 comprising:

18                     providing with each of said plurality of negotiable instruments a  
19 printed report which provides detailed information relating to each of said  
20 plurality of payment obligations satisfied by said negotiable instruments.

1       40. An improved method of making payments from a plurality of payor  
2       entities to a plurality of payee entities through a service provider, comprising  
3       the method steps of:

4                 (a) obtaining authorization from said plurality of payor entities  
5       which allows said service provider to make payments on behalf of said plurality  
6       of payor entities to said plurality of payee entities;

7                 (b) arranging for at least one trusted intermediary financial  
8       institution to periodically receive data processing system readable payment  
9       information and payment authorization from said plurality of payor entities, and  
10      to transfer automatically funds in amounts consistent with at least said  
11      payment information to said service provider;

12                 (c) said payment information and payment authorization  
13      including at least:

14                         (1) a payment record identifier uniquely associated with each  
15      payment obligation;

16                         (2) an identification of payment amounts for each of said  
17      plurality of payment obligations; and

18                         (3) an authorization code uniquely associated with each  
19      payment record identifier.

20                 (d) periodically communicating data processing system readable  
21      payment instructions from said plurality of payor entities to said service  
22      provider;

23                 (e) said data processing system readable payment instructions  
24      including at least:

1 (1) an identification of each of said plurality of payee  
2 entities;

1       41. An improved method of making payments according to Claim 40,  
2       wherein said verification of said request for payment includes utilizing at least  
3       said payment verification information.

4       42. An improved method of making payments according to Claim 40,  
5       wherein verification of said request for payment includes utilizing at least said  
6       payment information and payment authorization.

7       43. An improved method of making payments according to Claim 40,  
8       wherein said step of obtaining authorization comprises:

9                     obtaining authorization from said plurality of payor entities, which allows  
10          said service provider to make payments on behalf of said payor entities to said  
11          plurality of payee entities, substantially concurrently with said step of  
12          periodically communicating payment instructions from said plurality of payor  
13          entities to said service provider.

14       44. An improved method of making payments according to Claim 40,  
15       wherein said step of arranging comprises:

16                     arranging for at least one trusted intermediary financial institution to (1)  
17          periodically receive payment information and payment authorization from said  
18          plurality of payor entities, with said payment information and payment  
19          authorization comprising an electronic record which is transmittable within a  
20          distributed data processing system, and (2) automatically transfer funds in  
21          amounts consistent with at least said payment information to said service  
22          provider.

1       45. An improved method of making payments according to Claim 40,  
2       wherein each of said payment record identifiers comprise a transaction identifier  
3       established by a particular one of said plurality of payor entities to represent a  
4       particular payment transaction.

5       46. An improved method of making payments according to Claim 40,  
6       wherein said payment information is arranged in a data block with a plurality  
7       of predefined data fields provided to define at least:

8                     (1) a payment record identifier uniquely associated with each  
9                     payment obligation;

10                    (2) an identification of payment amounts for each of said  
11                    plurality of payment obligations; and

12                    (3) an authorization code uniquely associated with each  
13                    payment record identifier.

1       47. An improved method of making payments, according to Claim 40:  
2                   wherein payment obligations arise from relationships monitored at least  
3                   by said plurality of payor entities;

4                   said method further including:

5                   for each of said plurality of payor entities:

6                         (1) searching at least one data base for at least one  
7                       particular payment obligation for a preselected time interval; and

8                         (2) grouping payment obligations by at least identity of said  
9                       plurality of payee entities.

     \*

10      48. An improved method of making payments according to Claim 40, further  
11      including:

12                         (h) automatically generating a summary of payment information  
13                       for said plurality of payor entities; and

14                         (i) periodically communicating said summary of payment  
15                       information from said plurality of payor entities to said service provider.

1       49. An improved method of making payments according to Claim 48, further  
2       including:

3                     (j) utilizing said summary of payment to automatically perform  
4       a data integrity verification operation.

5       50. An improved method of making payments, according to Claim 40,  
6       wherein said trusted intermediary financial institution is utilized to verify a  
7       request for payment by comparing information from said negotiable instrument  
8       with positive pay reports provided by said service provider, and then verifying  
9       payments with payment information and payment authorization data  
10      communicated by said plurality of payors.

1       51. An improved means for making payments from a plurality of payor  
2       entities to a plurality of payee entities through a service provider, comprising:

3                 (a) means for obtaining authorization from said plurality of  
4       payor entities which allows said service provider to make payments on behalf  
5       of said plurality of payor entities to said plurality of payee entities;

6                 (b) means for periodically communicating payment information  
7       and payment authorization from said plurality of payor entities to at least one  
8       trusted intermediary financial institution,

9                 (c) means for automatically transferring funds in amounts only  
10      consistent with said payment information to said service provider;

11                 (d) said payment information including at least:

12                         (1) a payment record identifier uniquely associated with each  
13      payment obligation; and

14                         (2) an identification of payment amounts for each of said  
15      plurality of payment obligations; and

16                         (3) an authorization code uniquely associated with each  
17      payment record identifier;

18                 (e) means for periodically communicating payment instructions  
19      from said plurality of payor entities to said service provider;

20                 (f) said payment instructions including at least:

21                         (1) an identification of each of said plurality of payee

1 entities;

2 (2) an identification of payment amounts for each of said  
3 plurality of payee entities; and

4 (3) a payment record identifier uniquely associated with each  
5 payment obligation;

6 (g) means for utilizing said service provider to (1) consolidate  
7 payment instructions from said plurality of payor entities, (2) direct a negotiable  
8 instrument to each of said plurality of payee entities, (3) generate payment  
9 verification information for said negotiable instruments, and (4) communicate  
10 said payment verification information to said trusted intermediary financial  
11 institution; and

12 (h) means for receiving a negotiable instrument from any of said  
13 plurality of payee entities, and utilizing said trusted intermediary financial  
14 institution to (1) verify said request for payment, and (2) automatically transfer  
15 funds between said plurality of payor entities and said service provider in  
16 amounts necessary to allow payment.

1       52. An improved means for making payments according to Claim 51, wherein  
2       said means for obtaining authorization comprises:

3               means for obtaining authorization from said plurality of payor entities,  
4       which allows said service provider to make payments on behalf of said payor  
5       entities to said plurality of payee entities, substantially concurrently with said  
6       step of periodically communicating payment instructions from said plurality of  
7       payor entities to said service provider.

8       53. An improved means for making payments according to Claim 51, wherein  
9       each of said payment record identifiers comprises a payment record identifier  
10      established by a particular one of said plurality of payor entities to represent a  
11      particular payment transaction.

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1       54. An improved means for making payments according to Claim 51, wherein  
2       said payment information is arranged in a data block with a plurality of  
3       predefined data fields provided to define at least:

(2) an identification of payment amounts for each of said plurality of payee entities; and

1        55. An improved means for making payments, according to Claim 51:  
2                wherein payment obligations arise from relationships monitored at least  
3                by said plurality of payor entities;  
4                said improved means for making payments further including:  
5                        (i)        means for searching at least one data base for at least one  
6                        particular relationship for a preselected time interval; and  
7                        (j)        grouping payment obligations by at least identity of said  
8                        plurality of payee entities.

9        56. An improved means for making payments according to Claim 51, further  
10                including:  
11                        (i)        means for automatically generating a summary of payment  
12                        information for each of said plurality of payor entities; and  
13                        (j)        means for periodically communicating said summary of  
14                        payment information from said plurality of payor entities to said service  
15                        provider.

1       57. An improved means for making payments according to Claim 56, further  
2       including:

(k) means for utilizing said summary of payment to perform automatically a data integrity verification operation.

5       58. An improved method of making payments, according Claim 51, wherein  
6       said trusted intermediary financial institution is utilized to verify a request for  
7       payment by comparing information from said negotiable instrument with  
8       payment authorization data communicated by said service provider.

1       59. An improved means for making payments from a plurality of payor  
2       entities to a plurality of payee entities through a service provider, comprising:

3                 (a) means for obtaining authorization from said plurality of  
4       payor entities which allows said service provider to make payments on behalf  
5       of said plurality of payor entities to said plurality of payee entities;

6                 (b) means for periodically communicating payment information  
7       and payment authorization from said plurality of payor entities to at least one  
8       trusted intermediary financial institution,

9                 (c) data processing implemented means for automatically  
10      transferring funds in amounts only consistent with said payment information to  
11      said service provider;

12                 ↓

13                 (d) said payment information and payment authorization  
including at least:

14                 (1) a payment record identifier uniquely associated with each  
15      payment obligation;

16                 (2) an identification of payment amounts for each of said  
17      plurality of payment obligations; and

18                 (3) an authorization code uniquely associated with each  
19      payment record identifier;

20                 (e) means for periodically communicating payment instructions  
21      from said plurality of payor entities to said service provider;

22                 (f) said payment instructions including at least:

(1) an identification of each of said plurality of payee entities;

1       60. An improved means for making payments according to Claim 59, wherein  
2       said means for obtaining authorization comprises:

3               means for obtaining authorization from said plurality of payor entities,  
4       which allows said service provider to make payments on behalf of said payor  
5       entities to said plurality of payee entities, substantially concurrently with said  
6       step of periodically communicating payment instructions from said plurality of  
7       payor entities to said service provider.

8       61. An improved means for making payments according to Claim 59, wherein  
9       each of said payment record identifier comprises a payment record identifier  
10      established by a particular one of said plurality of payor entities to represent a  
11      particular payment transaction.

12      62. An improved means for making payments according to Claim 59, wherein  
13      said payment information is arranged in a data block with a plurality of  
14      predefined data fields provided to define at least:

15               (1) a payment record identifier uniquely associated with each  
16       payment obligation;

17               (2) an identification of payment amounts for each of said  
18       payment obligations; and

19               (3) an authorization code uniquely associated with each  
20       payment record identifier.

- 1        63. An improved means for making payments, according to Claim 59:
  - 2                wherein payment obligations arise from relationships monitored at least
  - 3                by said plurality of payor entities;
  - 4                said improved means for making payments further including:
    - 5                        (i) data processing implemented means for searching at least
    - 6                        one data base for at least one particular payment for a preselected time
    - 7                        interval; and
    - 8                        (j) grouping payment obligations by at least identity of said
    - 9                        plurality of payee entities.
- 10      64. An improved means for making payments according to Claim 59, further
- 11      including:
  - 12                (i) data processing implemented means for automatically
  - 13                generating a summary of payment information for each of said plurality of payor
  - 14                entities; and
  - 15                (j) data processing implemented means for periodically
  - 16                communicating said summary of payment information from said plurality of
  - 17                payor entities to said service provider.

1       65. An improved means for making payments according to Claim 64, further  
2       including:

3                     (k) data processing implemented means for utilizing said  
4       summary of payment information to perform automatically a data integrity  
5       verification operation.

6       66. An improved method of making payments, according to Claim 59, where-  
7       in said trusted intermediary financial institution utilizes a data processing  
8       system to compare payment verification information with said negotiable  
9       instrument, and then verify a request for payment by comparing information  
10      from said negotiable instrument with payment information and payment  
11      authorization data communicated by said plurality of payor entities.

12      67. An improved means for making payments according to Claim 59, further  
13      including:

14                     data processing implemented means for correlating said negotiable  
15       instruments generated by said service provider and said payment information  
16       and payment authorization which was communicated by said plurality of payors  
17       to said at least one trusted intermediary financial institution.

1       68. An improved method in a distributed data processing system of making  
2       payments from a plurality of payor entities to a plurality of payee entities  
3       through a service provider, comprising the method steps of:

4                 (a) obtaining authorization from said plurality of payor entities  
5       which allows said service provider to make payments on behalf of said plurality  
6       of payor entities to said plurality of payee entities;

7                 (b) arranging for at least one trusted intermediary financial  
8       institution to periodically receive through said distributed data processing  
9       system (1) payment identification information (2) payment information and (3)  
10      payment authorization and payment information from said plurality of payor  
11      entities, and automatically transfer funds through said distributed data  
12      processing system in amounts only consistent with said payment information  
13      to said service provider;

14                 (c) said payment information including at least:

15                         (1) a payment record identifier uniquely associated with  
16       payment obligation;

17                         (2) an identification of payment amounts for each of said  
18       payment obligations; and

19                         (3) an authorization code uniquely associated with each  
20       payment record identifier;

21                 (d) periodically communicating through said distributed data  
22       processing system payment instructions from said plurality of payor entities to  
23       said service provider;

(e) said payment instructions including at least:

2 (1) an identification of each of said plurality of payee  
3 entities;

4 (2) an identification of payment amounts for each  
5 payment obligation; and

(3) a payment record identifier uniquely associated with each payment amount;

1       69. An improved method of making payments according to Claim 68,  
2 wherein said payment information is arranged in a data block with a plurality  
3 of predefined data fields provided to define at least:

4                     (1) a payment record identifier uniquely associated with each  
5 payment obligation;

6                     (2) an identification of payment amounts for each of said  
7 payment obligations; and

8                     (3) an authorization code uniquely associated with each  
9 payment record identifier.

10      70. An improved method of making payments, according to Claim 68:

11                         wherein payment obligations arise from relationships monitored at least  
12 by said plurality of payor entities;

13                         said improved method of making payments further including:

14                         for each of said plurality of payor entities:

15                     (1) utilizing said distributed data processing system for  
16 searching at least one data base for at least one particular payment obligation  
17 for a preselected time interval; and

18                     (2) utilizing said distributed data processing system for grouping  
19 payment obligations by at least identity of said plurality of payee entities.

1       71. An improved method of making payments according to Claim 68, further  
2       including:

3                     (h) utilizing said distributed data processing system for  
4       automatically generating a summary of payment information for each of said  
5       plurality of payor entities; and

6                     (i) utilizing said distributed data processing system for  
7       periodically communicating said summary of payment information from said  
8       plurality of payor entities to said service provider.

9       72. An improved method of making payments according to Claim 71, further  
10      including:

11                   (j) utilizing said distributed data processing system for utilizing  
12       said summary of payment to automatically perform a data integrity verification  
13       operation.

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1       73. An improved method of delivering payment information from a plurality  
2       of payor entities to a plurality of payee entities through the coordinated  
3       operation of the plurality of payor entities and a service provider comprising the  
4       method steps of:

5                 utilizing at least one data processing system to sort and format payment  
6       information from said plurality of payor entities concerning a plurality of  
7       payment obligations;

8                 communicating said payment information to said service provider;

9                 utilizing at least one data processing system under control of said service  
10      provider to consolidate said payment information concerning said plurality of  
11      payment obligations from said plurality of payor entities in accordance with at  
12      least one predetermined consolidation criterion;

13                 directing payments to said plurality of payees in order to satisfy said  
14      plurality of payment obligations;

15                 directing consolidated payment information, independently of said  
16      payments, from said service provided to said plurality of payees.

74. An improved method of delivering payment information according to Claim 73, wherein said at least one consolidation criterion comprises grouping said payment information by payee identity.

75. An improved method of delivering payment information according to Claim 73, wherein said step of directing payments comprises:

initiating electronic funds transfers from said plurality of payor entities to said plurality of payee entities.

76. An improved method of delivering payment information according to Claim 73, wherein said step of directing payments comprises:

directing negotiable instruments from said plurality of payor entities to said plurality of payee entities.

77. An improved method of delivering payment information according to Claim 73, wherein said step of directing payments comprises:

utilizing a payment service provider to direct negotiable instruments to said plurality of payee entities on behalf a said plurality of payor entities.

78. An improved method of delivering payment information according to Claim 73, wherein said step of directing payments comprises:

utilizing a payment service provider to consolidate payment obligations and to direct negotiable instruments to said plurality of payee entities on behalf a said plurality of payor entities.

1       79. An improved method of delivering payment information according to  
2       Claim 73, wherein said step of directing payments comprises:

3                 utilizing a payment service provider to initiate electronic funds  
4       transfers to said plurality of payee entities on behalf a said plurality of payor  
5       entities.

6       80. A method of delivering payment information according to Claim 73,  
7       wherein said step of communicating comprises:

8                 communicating electronically said payment information to said  
9       service provider.

10      81. A method of delivering payment information according to Claim 73,  
11      wherein said step of directing consolidated payment information comprises:

12                 communicating electronically said consolidated payment  
13       information, independently of said payments, from said service provider to said  
14       plurality of payees.

15      82. A method of delivering payment information according to Claim 73,  
16      wherein said step of utilizing said at least one data processing system to sort  
17      and format includes:

18                 utilizing at least one data processing system to sort said payment  
19       information by at least one of (1) payee identity and (2) a preselected time  
20       interval.

1       83. A method of delivering payment information according to Claim 73,  
2 wherein said step of utilizing said at least one data processing system to sort  
3 and format includes:

4                     utilizing at least one data processing system to sort said payment  
5 information by at least one of (1) payee identity and (2) a preselected time  
6 interval; and

7                     utilizing at least one data processing system to format said  
8 payment information by performing at least one of (1) arranging said payment  
9 information, and (2) encoding said payment information.

10      84. A method of delivering payment information according to Claim 73,  
11 wherein said step of directing consolidated payment information comprises:

12                     communicating electronically consolidated payment information,  
13 independently of said payments, from said information service provider to said  
14 plurality of payees, without requiring active interaction between said  
15 information service provider and said plurality of payees.

16      85. A method of delivering payment information according to Claim 73,  
17 wherein said step of directing consolidated payment information comprises:

18                     communicating printed consolidated payment information,  
19 independently of said payments, from said information service provider to said  
20 plurality of payees, without requiring active interaction between said  
21 information service provider and said plurality of payees.